Mcant(s): ENT & Serial No .:

Filed:

Steven Weiner 60/237,265

Atty Docket No.: 40655.5450

TITLE:

October 2, 2000 SYSTEM AND METHOD FOR

UTILITY METER SWIPECARD

Group Art Unit:

Examiner:

TBA TBA

POWER OF ATTORNEY BY ASSIGNEE AND CERTIFICATE UNDER 37 CFR 3.73(b)

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby revokes all previous powers of attorney or authorization of agent given in the above-identified application and hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and

SNELL & WILMER L.L.P.

One Arizona Center 400 East Van Buren Phoenix, Arizona 85004-2202 Tel. (602) 382-6000

Fax (602) 382-6070;

and the registered attorneys associated with Snell & Wilmer's Customer Number 020322

| and the regi | stered attorneys associated with Snell & Wilmer's Customer Number 020322. |
|----------------|---|
| Pleas address. | se send all further correspondence to Snell & Wilmer L.L.P. at the above |
| | By: DP2 no |
| | Title: Secretary |
| | Date: 4-16-0(|

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented a SYSTEM AND METHOD FOR UTILITY METER SWIPECARD for which a provisional application for Letters Patent of the United States was filed on October 2, 2000 and assigned U.S. Serial No. 60/237,265;

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee of ASSIGNEE and that ASSIGNOR developed the subject matter of the invention on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties as an employee of ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer a like interest to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, in and to any improvements and applications for patents based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to perfect ASSIGNEE's full protection and title in and to the invention hereby transferred and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

INVENTOR'S NAME

ADDRESS

SIGNATURE

DATE

Steven D. Weiner

348 Frankel Boulevard Merrick, New York 11566

St. D. alm.

2/1/01

Applicant(s):

Fife, et al

Serial No.: Filed:

60/237,85 October 4,2000

Group Art Unit:

Atty Docket No.: 40655.5050

TITLE:

SYSTEM AND METHOD FOR PROVIDING VISUAL FEEDBACK IN

Examiner:

TBA TBA

AN INTERACTIVE PAYMENT

SYSTEM

POWER OF ATTORNEY BY ASSIGNEE AND CERTIFICATE UNDER 37 CFR 3.73(b)

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SNELL & WILMER L.L.P.

One Arizona Center 400 East Van Buren

Phoenix, Arizona 85004-2202

Tel. (602) 382-6000 Fax (602) 382-6070;

and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

| Please send address. | l all further correspondence to Snell & | & Wilmer L.L.P. at the above |
|----------------------|---|------------------------------|
| Ву: | JP2) non | |
| Title: | Secretary | _ |
| Date: | 4-16-01 | |

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented a SYSTEM AND METHOD FOR PROVIDING VISUAL FEEDBACK IN AN INTERACTIVE PAYMENT SYSTEM for which a provisional application for Letters Patent of the United States was filed on October 4, 2000 and assigned U.S. Serial No. 60/237,851;

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee of ASSIGNEE and that ASSIGNOR developed the subject matter of the invention on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties as an employee of ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer a like interest to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, in and to any improvements and applications for patents based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to perfect ASSIGNEE's full protection and title in and to the invention hereby transferred and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

| INVENTOR'S NAME | ADDRESS | | SIGNATURE | DATE / |
|------------------|--------------------|---|-------------|--------|
| John Fife | Phoenix, Arizona | | Mary I take | 2/2/01 |
| INVENTOR'S NAME | ADDRESS | 1 | SIGNATURE | DATE |
| Laura Van Winkle | New York, New York | | | |
| INVENTOR'S NAME | ADDRESS | | SIGNATURE | DATE |
| Linda Birbara | New York, New York | | | |

EXECUTED as of the date(s) written below by ASSIGNOR: NTOR'S NAME **ADDRESS SIGNATURE** DATE John Fife Phoenix, Arizona **INVENTOR'S NAME ADDRESS SIGNATURE** DATE Laura Van Winkle New York, New York INVENTOR'S NAME **ADDRESS** SIGNATURE DATE Linda Birbara New York, New York

MAY 1 5 2001

EXECUTED as of the date(s) written below by ASSIGNOR:

| MARVENTOR'S NAME | ADDRESS | SIGNATURE | DATE |
|------------------|--------------------|------------------|---------|
| John Fife | Phoenix, Arizona | | |
| INVENTOR'S NAME | ADDRESS | SIGNATURE | DATE |
| Laura Van Winkle | New York, New York | | |
| INVENTOR'S NAME | ADDRESS | SIGNATURE | DATE |
| Linda Birbara | New York, New York | hinde M Bir Cara | 2-01-01 |

BADES Erial No.:

Filed:

TITLE:

Shirley Provinse

60/228.236

August 25, 2000

SYSTEM AND METHOD FOR ACCOUNT RECONCILIATION Atty Docket No.: 40655.4950

Group Art Unit:

Examiner:

TBA **TBA**

POWER OF ATTORNEY BY ASSIGNEE AND CERTIFICATE UNDER 37 CFR 3.73(b)

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One Arizona Center 400 East Van Buren Phoenix, Arizona 85004-2202 (602) 382-6000 Tel. Fax (602) 382-6070;

and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

| Pleas | e send | all further corre | spondence | to Snell 8 | & Wilmer L.L.F | P. at the above |
|----------|--------|-------------------|-----------|------------|----------------|-----------------|
| address. | | 50 | | | | |
| | By: | - A |)~~~ | | _ | |
| | Title: | _Secretary | | | | |

Date: 4-16-01

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented a SYSTEM AND METHOD FOR ACCOUNT RECONCILIATION for which a provisional application for Letters Patent of the United States was filed on August 25, 2000 and assigned U.S. Serial No. 60/228,236;

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

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accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to perfect ASSIGNEE's full protection and title in and to the invention hereby transferred and to file any of the aforementioned applications.

MAY 1 5 2001

EXECUTED as of the date(s) written below by ASSIGNOR:

INSENTOR'S NAME

ADDRESS

SIGNATURE

DATE

Shirley Provinse

5600 Knollwood Rd

2/12/01